

Fill in this information to identify your case:

United States Bankruptcy Court for the:

EASTERN DISTRICT OF VIRGINIA

Case number (if known)

Chapter you are filing under:

☐ Chapter 7

☐ Chapter 11

☐ Chapter 12

☒ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Keith

First name

Blake

Middle name

Hensley

Last name and Suffix (Sr., Jr., II, III)

Gina

First name

G

Middle name

Hensley

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-8821

xxx-xx-4118

Debtor 1 **Keith Blake Hensley**
Debtor 2 **Gina G Hensley**

Case number (if known) _____

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

☒ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s) _____

Business name(s) _____

EINs _____

EINs _____

5. Where you live

**7967 Vaughan Drive
Mechanicsville, VA 23111**

Number, Street, City, State & ZIP Code

Hanover

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

**PO Box 422
Mechanicsville, VA 23111**

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Keith Blake Hensley**
Debtor 2 **Gina G Hensley**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*
- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?** ☐ No.
- ☒ Yes.
- | | | | | | |
|----------|--|------|-----------------|-------------|---------------------|
| District | ch13/dismissed
3/5/2015 | When | 12/15/14 | Case number | 14-36648-KLP |
| District | Debtor discharged:
01/25/2012 | When | 1/14/10 | Case number | 10-30238-DOT |
| District | See Attachment | When | | Case number | |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No
- ☐ Yes.
- | | | | |
|-----------------------|-------|---------------------|-------|
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
| Case number, if known | _____ | | |
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
| Case number, if known | _____ | | |
-
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Keith Blake Hensley**
Debtor 2 **Gina G Hensley**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☐ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

☐ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☐ No.

☐ Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property? _____

Number, Street, City, State & Zip Code

Debtor 1 **Keith Blake Hensley**
Debtor 2 **Gina G Hensley**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

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☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Keith Blake Hensley**
Debtor 2 **Gina G Hensley**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts <hr/>

17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes
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18. How many Creditors do you estimate that you owe?	<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input checked="" type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input checked="" type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below

For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <u>/s/ Keith Blake Hensley</u> Keith Blake Hensley Signature of Debtor 1 </div> <div style="width: 45%;"> <u>/s/ Gina G Hensley</u> Gina G Hensley Signature of Debtor 2 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 45%;"> Executed on <u>January 5, 2016</u> MM / DD / YYYY </div> <div style="width: 45%;"> Executed on <u>January 5, 2016</u> MM / DD / YYYY </div> </div>
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Debtor 1 **Keith Blake Hensley**
Debtor 2 **Gina G Hensley**

Case number (if known) _____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Nupa Agarwal

Signature of Attorney for Debtor

Date

January 5, 2016

MM / DD / YYYY

Nupa Agarwal

Printed name

Nupa Agarwal Attorney at Law

Firm name

PO Box 17275

Richmond, VA 23226

Number, Street, City, State & ZIP Code

Contact phone **(804) 691-2655**

Email address

noopaa@yahoo.com

42545

Bar number & State

Debtor 1 **Keith Blake Hensley**
Debtor 2 **Gina G Hensley**

Case number (if known) _____

Fill in this information to identify your case:

Debtor 1 **Keith Blake Hensley**
First Name Middle Name Last Name
Debtor 2 **Gina G Hensley**
(Spouse if, filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA
Case number (if known) _____

☐ Check if this is an amended filing

FORM 101. VOLUNTARY PETITION

Prior Bankruptcy Cases Filed Attachment

<u>District</u>	<u>Case Number</u>	<u>Date Filed</u>
ch13/dismissed 3/5/2015	14-36648-KLP	12/15/14
Debtor discharged: 01/25/2012	10-30238-DOT	1/14/10
Date discharged: 06/13/2008	06-33534-KRH	12/05/06
ch 13/Date discharged: 06/23/2004	01-33234-DOT	5/25/01
ch13 dismissed/5/25/2001	00-35648-DOT	10/20/00
Date discharged: 06/22/1996	96-31202-BNS	3/12/96

Acceptance Now
Customer Service
501 Headquarters Dr
Plano, TX 75024

Advance America
7119 Staples Mill Road
Henrico, VA 23228-4110

Bon Secours
Richmond Health System
PO Box 28538
Henrico, VA 23228

Calvary Portfolio Services
500 Summit Lake Dr
Ste 400
Valhalla, NY 10595

Capital One Auto Finance
7933 Preston Rd
Plano, TX 75024

Cci
Contract Callers I
Augusta, GA 30901

Central Furniture Company, Inc
3700 Mechanicsville Pike
Richmond, VA 23223

Checksmart
6785 Bobcat Way, Suite 200
Dublin, OH 43016-1443

Chexsystems
7805 Hudson Rd., Suite 100
Saint Paul, MN 55125-1703

Citibank/The Home Depot
Citicorp Credit Svcs/Centralized Bankrup
Po Box 790040
Saint Louis, MO 63179

City Leasing And Sales
3006 Chamberlayne Ave.
Richmond, VA

Comcast
Attention Bankruptcy
PO Box 3012

Commonwealth of VA-Tax
PO Box 2156
Richmond, VA 23218

County of Hanover Public Utili
PO Box 91736
Richmond, VA 23291-1736

Credit Collections
PO Box 9134
Needham Heights, MA 02494

Direct General Insurance, Co
1281 Murfreesboro Rd
Nashville, TN 37217-2437

Direct TV/ ATTN: Bankruptcy
P.o. Box 6550
Englewood, CO 80155

Dishnetwork Main Office
9601 S. Meridican Blvd
Englewood, CO 80112

Dominion Behavioral Health
2305 North Parham Rd.
Suite 3
Henrico, VA 23229

Dominion Customer Credit SERV*
P.O. Box 2000000
10Th Floor, ATTN: Bankruptcy
Richmond, VA 23261

Dominion Virginia Power
PO Box 26543
Richmond, VA 23290

Elephant Auto Insurance
PO Box 5005
Glen Allen, VA 23058-5005

Firts Premier Bank
601 S Minneapolis Ave
Sioux Falls, SD 57104

GEICO
One GEICO Plaza
Bethesda, MD 20811

Hanover Green Veterinary Clini
7273 Hanover Green Drive
Mechanicsville, VA 23111-1797

Henrico Doctors Hospital
PO Box 13620
Richmond, VA 23225

Herff Jones
2020 New Dorset RD.
Powhatan, VA 23139-7540

Herff Jones Inc.
3 Easton Oval Ste 210
Columbus, OH 43219-6011

Household Finance
c/o PRA Receivables
PO Box 12914
Norfolk, VA 23541

Hunters Wood, LLC
7438 Tack Room Drive
Mechanicsville, VA 23111-1952

IC Systems, Inc
444 Highway 96 East
Po Box 64378
St Paul, MN 55164

Internal Revenue Service
Insolvency Unit
Post Office Box 21126
Philadelphia, PA 19114

Jefferson Capital Systems, LLC
16 Mclelland Rd
Saint Cloud, MN 56303

Lab. Corp
PO Box 2240
Burlington, NC 27216

Memorial Regional Medical Cent
PO Box 409601
Atlanta, GA 30384-9601

Mid America Bank & Tru
5109 S Broadband Ln
Sioux Falls, SD 57108

Midwest Collections
MediCredit Corp.
Po Box 411187
St. Louis, MO 63141

Ntelos
P.O. Box 1990
Waynesboro, VA 22980

Payliance
3 Eastern Oval, Suite 210
Columbus, OH 43219-6011

Prestige Financial Svc
Attn: Bankruptcy Department
Po Box 26707
Salt Lake City, UT 84126

Progressive Insurance
PO Box 31260
Tampa, FL 33631

Receivable Management
7206 Hull Street Rd Ste
North Chesterfield, VA 23235

Richmond Emergency Physcians
5801 Bremono Road
Richmond, VA 23226-1907

Richmond General District Ct
John Marshall Courts Building
400 N. 9th Street, Room 203□□
Richmond, VA 23219

Sam Parrish
Parrish Automotive Sales
2757 Davis Mill Road
Goochland, VA 23063

Southwest Credit Systems
4120 International Parkway
Suite 1100
Carrollton, TX 75007

Spinella Owings and Shaia
8550 Mayland Dr
Henrico, VA 23294

Sprint
PO Box 660075
Dallas, TX 75266-0075

Stellar Recovery Inc
1327 Hwy 2 W
Suite 100
Kalispell, MT 59901

Stephen F. Relyea
Boleman Law Firm
PO Box 11588
Richmond, VA 23230-1588

T-Mobile
PO Box 742596
Cincinnati, OH 45274

Verizon
500 Technology Dr
Suite 500
Weldon Spring, MO 63304

Vonage
23 Main Street
Holmdel, NJ 07733

Wells Fargo
Attn: Bankruptcy
1 Home Campus X2303-01a
Des Moines, IA 50328

West Coast Adjusters
PO Box 12070
Montpelier, VT 05601

Westcoastadj
Po Box 569
Lynnwood, WA 98046

Woodforest National Bank
PO Box 7889
Spring, TX 77387-7889